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THE FEASIBILITY OF THE UNIVERSAL RETIREMENT PROTECTION SCHEME: IN THE VIEW OF INCOMPLETE CITIZENSHIP AND DISTORTED IDEOLOGY OF WELFARE IN HONG KONG

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Abstract

The Government of Hong Kong launched the consultation paper of the Universal Retirement Protection Scheme in December 2015, and this consultation has sparked many controversies. This paper aims to discuss the feasibility of the proposed Universal Retirement Protection Scheme by studying the policy aims and expected outcomes. Since the proposed scheme is a universal welfare scheme, this paper also covers the comparison of the welfare ideology between Hong Kong and western society. This paper concludes that the plan is not feasible in Hong Kong due to incomplete citizenship and distorted ideology of welfare in Hong Kong.

Keywords: Retirement Protection, Citizenship, Welfare, Residual Welfare Model, Hong Kong.

1. Introduction

Social welfare always plays an essential role in society. Social welfare is common in developed countries, in fact, and it ensures the equality and fair opportunities of all citizens in these developed countries, at least people will never starve to death. People always have high expectation of welfare. Hong Kong as an economically developed city; there are always some voices to demand the government to improve social welfare, including education, housing, and social security.

Universal Retirement Protection Scheme is one of the most controversial welfare policies of this decade in Hong Kong. Indeed, starting from the last two decades, the government has been working on the retirement protection. For example, improving the primary social security net and introducing the Mandatory Provident Fund Schemes. Unfortunately, the coverage of the Mandatory Provident Fund Schemes is only limited to people who are in the workforce, and it is also believed that the rewards of the Mandatory Provident Fund Schemes are not enough to provide for retirement (The Hong Kong Council of Social Service, 2011). As the ageing issue is becoming more severe in Hong Kong, it is not possible to have too many older adults relying on a social security net, which will cause financial burdens for the government and society. Therefore, the government has to consider a better retirement protection scheme.

After many years of debate, the government finally launched a consultation paper in December 2015. This paper, however, has caused sparks to fly. The government proposed two plans in the consultation paper, "those with financial needs" and "regardless of rich or poor" (Commission on Poverty, 2015). This consultation paper is written based on a commissioned Research Report on Future Development of Retirement Protection in Hong Kong done by the Department of Social Work and Social Administration, the University of Hong Kong, in 2014. However, when we read either the consultation paper or the commission report, we discover that the Universal Retirement Protection Scheme is against the traditional ideology and belief of the people of Hong Kong.

Welfare aims to promote justice, fair opportunities, and equality in society (Rawls, 1971). Everyone in our society should have equal rights and the freedom to receive welfare, and people's rights and freedom will not be deteriorated or restricted due to unbalanced wealth redistribution. In this paper, the author will discuss the feasibility of the proposed Universal Retirement Protection Scheme in Hong Kong. The author believes that this is not feasible in Hong Kong as the people of Hong Kong do not have a concept of citizenship and welfare rights. The proposed universal retirement protection is not, and will not be, a universal and welfare policy.

1.1. The Proposed Universal Retirement Protection Scheme

The original idea of the scheme aims to provide comprehensive retirement protection to the people of Hong Kong, to ensure the people of Hong Kong can sustain their life when they get old. This scheme is proposed initially following the Five Pillars Pension Model suggested by the World Bank (The University of Hong Kong, 2014). The Five Pillars Pension Model clearly defines different sources of retirement protection; a healthy society should have all five pillars of retirement protection so that people can sustain their retirement life with different financial resources (Holzmann, 2013).

According to the Five Pillars Pension Model, the first one is Pillar Zero. Pillar Zero should be non-contributory and mean-tested protection. It is always regarded as a minimal level of protection to the elderly. In Hong Kong, the Comprehensive Social Security Assistance Scheme and the Old Age Allowance are examples, as public expenditure fully funds them. Recipients have to pass the mean-test before getting the assistance. They are also known as a social security safety net in Hong Kong. Pillar Two is mandatory earnings-related occupations or private pension plans. In Hong Kong, the Mandatory Provident Fund Schemes are regarded as Pillar Two. However, the coverage of Pillar Two is limited to people who are still in the labour force. Non-working people or people with low income cannot benefit from this scheme. Many people in society also comment on the fact that the rewards of the Mandatory Provident Fund Schemes are not enough for retirement life. Hence, the implementation of the Mandatory Provident Fund is also widely criticised by the people of Hong Kong (The Hong Kong Council of Social Service, 2011). Pillar Three is voluntary contributions to occupational or private pension plans. In Hong Kong, many people do not have their voluntary private pension plans, especially the lower-class people. Pillar Four is non-financial support, including access to informal support, family support, other formal social security programmes, and other individual assets.

Pillar One has not been mentioned, as there is no mandatory earnings-related public pension plan in Hong Kong. All the mandatory pension plans are run and administered by private sectors in Hong Kong. As a result, the commission report written by the University of Hong Kong aims to tackle the problem of the lack of Pillar One in Hong Kong; the suggestion of the Universal Retirement Protection Scheme aims to fit Pillar One and solve the loophole of the current welfare system. It was also the reason for the Hong Kong Government to suggest a new retirement protection scheme.

The proposed Universal Retirement Protection Scheme is a government operated pension scheme, all the citizens should have equal rights to receive the pension, and they should be free from means test under this pension scheme. Under the report, "universal" means preventing people from being labelled and emphasising the responsibility of the whole society, all parties in society are obligated to contribute to this Universal Retirement Protection Scheme. As a result, three parties, including the government, employers, and employees, will fund and contribute to this scheme.

This scheme, at first glance, seems like a fair and equal scheme: Ideally, every party in society have to shoulder their responsibility for the retirement protection scheme; no one will be labelled and blocked from getting the public pension. Ideally, the public sector will manage the new pension scheme, and the administration fee will be low. However, this newly proposed scheme is just too ideal, and it will be unfeasible in Hong Kong, both in technical issues and ideological belief.

For the technical problems; both the commission report, which was written by the University of Hong Kong, and the Consultation Paper launched by the Government of Hong Kong in December 2015 admitted that overspending would occur in 2026 as the contribution of the proposed Retirement Protection Scheme would be lower than the expenditure. Therefore, the author will not further discuss the technological feasibility here. Instead, the author will study the feasibility by focusing on the ideological contradiction between this proposed scheme and the Hong Kong society in this paper.

1.2. A Conflict Between the Scheme and the Hong Kong Society

The proposed Universal Retirement Protection Scheme has some elements of welfare belief, which are commonly applied in Western society. For example, the application of the Five Pillars is trying to improve the current pension system by promoting shared responsibility, while the idea of universal involves the conception of fairness, equality, and justice. People always have high expectation of welfare, as welfare ensures equality and fair opportunities for all citizens; a proper wealth redistribution can ensure people's rights and freedom will not be restricted due to unequal wealth.

In Hong Kong, it is unfortunate that the idea of welfare is strange and unusual, compared with other countries. Some Hong Kong people might argue the issue of "universal"; some of them challenge who should be eligible to receive the Universal Retirement Protection; some of them suggest new immigrants from Mainland China should not be able to get money from the Universal Retirement Protection Scheme, as they contribute nothing to society. This type of argument confirms the fact that Hong Kong people do not understand the meaning of the Difference Principle and welfare. According to Esping-Andersen (1990), "universal" is the principle under the social democratic regime; it aims to achieve equality and redistribution. When we talk about "universal", we should distinguish the social democratic regime from the liberal regime or residual welfare model. "Universal" under the social democratic regime means welfare should be provided without means-testing. In other words, if Hong Kong people believe in "universal", they should not question who is eligible to receive Universal Retirement Protection; new immigrants from Mainland China should also have the right to receive welfare under the idea of "universal". This case can show that Hong Kong is not ready to implement Universal Retirement Protection, as people still are not prepared to accept the idea of universal welfare.

Not only the people of Hong Kong have no concept of welfare and wealth redistribution, but also the government. The government always joins with the business sector to label welfare recipients, rather than creating a just society by promoting wealth redistribution. For example, in 2005, the Chief Executive said that it was useless for the government to support the underprivileged by using public resources; in 1998, Director of Social Welfare Department Andrew Leung noted that Comprehensive Social Security Assistance feeds lazy bones (Hui, 2004).

It is disappointing to see scholars in Hong Kong also have ideological problems when discussing welfare. In the commission research report of the Universal Retirement Protection Scheme, the researchers from the University of Hong Kong failed to explain and elaborate on the idea of tripartite contributions with supportive and persuasive arguments. The reports can only explain that all stakeholders should pay a new tax to support the proposed scheme.

The commission report of the proposed scheme also has an inconsistency, which sarcastically shows that even notable scholars in the territory cannot distinguish between welfare, the ageing policy, and anti-poverty policy. At the beginning of the commission report, Professor Nelson Chow used the Five Pillars Pension Model to explain the need of implementing the Universal Retirement Protection Scheme; he also pointed out that the aim of implementing this scheme is to improve the current welfare system, so as to ensure everyone can enjoy retirement protection. However, in the middle part of the report, he pointed out something contradictory to the idea of welfare. Here is a quotation from the report:

Most older adults who participate in focus groups support the implementation of Universal Retirement Protection Scheme; they agree that the government should provide an allowance

to the elderly every month, this can be regarded as respect for the elderly, as they certainly contributed to society. However, some older adults also agree that government policies should also take care of the lowerclass because at present the wealth gap too large. Each of whom agrees that the Government should provide more assistance to the poor.
(The University of Hong Kong, 2014, p. 58)

This quotation shows that although the idea of the proposed Universal Retirement Protection Scheme is to improve the welfare system and the scheme should be classified welfare, the scheme is actually regarded as, and mixed with, ageing policy and anti-poverty policy. This remark in the commission report indicates that the whole society, no matter the government, scholars, and the general public, still consider welfare with an old residual perspective.

Different stakeholders in Hong Kong cannot understand the true meaning of welfare, as the ideology of the welfare of the people of Hong Kong is different from the other societies. Some people might argue that Hong Kong is in the East Asian Welfare Model and Residual Model, the welfare expenditure, therefore, is low. However, the author would like to pose a challenge in that the welfare ideology in Hong Kong is neither the Western one nor the Asian one, as the welfare ideology in Hong Kong is mixed and distorted due to the incomplete citizenship.

1.3 Comparison of Welfare in Western and Asian Society

1.3.1 The View on Welfare in Western Society

Before addressing the distorted idea of welfare in Hong Kong, the author would like to highlight the welfare belief in Western society. In Western society, the definition of welfare is actually unclear. Spicker (1988) commented that welfare is not, and cannot be, just provided by family and the business sector; the government should have a high level of involvement in welfare provision. DiNitto (1995) mentioned social welfare mostly aims to assist the underprivileged in society. Rawls (1971) believed that welfare aims to promote justice, fair opportunities, and equality in society. Titmuss (1958) suggested welfare should include 1) social welfare, which is provided by the government or non-government organisations; 2) fiscal welfare, such as tax refunds; and 3) occupational welfare, such as retirement pension and travel subsidies paid by the employer.

Even though the definition of welfare is blurred, people generally agree that welfare is about people's well-being, happiness, and fortune. The commonly accepted definition of welfare is an institution established by an authority to provide services to its people, in order to solve social inequality, fulfil the basic needs of citizens, and maintain social stability. Social inequality, for most of the time, is solved by wealth redistribution. As a result, the government would collect taxes from the rich and reallocate tax income to the poor in society.

All the states in Western society provide welfare to their people. It is difficult to have a concrete definition of the welfare state, as different countries have different historical backgrounds, ideas, and systems for welfare provision (Esping-Andersen, 1990; Titmuss, 1958). Generally speaking, a state can be claimed as a welfare state when it is willing to take responsibility to provide welfare, including education, public health, housing, and pensions, to address the basic needs of their citizens.

Welfare state firstly appeared in Germany in the late 19th century, when Bismarck was the prime minister. Under Bismarck's administration, Germany established a social insurance system, all employers and employees had to pay a premium into the system, so that they could enjoy protection provided by the state. The welfare state expanded quickly after the two world wars in the early 20th century. Most of the countries in western Europe provided many welfare services after the Second World War, in order to reconstruct the economy and rebuild social stability, and, most importantly, to stand up against the expansion of communism. Politicians, at that time, believed that providing materials, including cash and in-kind-welfare, can attract their people to stay within the capitalist bloc (Conacher, 1975).

Although the definition of the welfare state is blurred, some scholars tried to classify diverse welfare states in the world as welfare is quickly expanding, especially in Europe, after the Second World War. Some notable models are Esping-Andersen's (1990) *Three Worlds of*

Welfare Capitalism and Titmuss' (1958) *Models of Welfare*. They are always used to analyse different welfare states and systems in the world.

Titmuss (1958) suggested there are three models of the welfare state: 1) residual welfare model; 2) industrial achievement-performance model; and 3) institutional redistributive model. Under the residual welfare model, welfare provision should be means-tested and should not be universal. Under the residual welfare model, welfare should be only given to the most disadvantaged in society, the government should only have limited duties to relieve poverty. While under the institutional redistributive model, welfare provision should be an institutional and universal system, and it should be the duty of the government.

Esping-Andersen (1990) proposed there are three regimes in the welfare state: 1) liberal regime; 2) conservative-corporatist regime; 3) social democratic regime. Esping-Andersen thought that there is the highest degree of de-commodification and equality under the social democratic regime, while the liberal regime has the lowest one.

In Western society, when people talk about welfare, they mostly focus on the social democratic regime or the institutional redistributive model, as it is the ideal model to attain fairness and equality. As a result, many people use Nordic countries as examples and comparisons when they talk about the best welfare model in the world.

Under the social democratic regime, welfare provision should be a universal system. It also matches with the aims of the proposed Universal Retirement Protection Scheme – no one should be excluded from this retirement protection scheme for any reason. This proposed scheme should be regarded as welfare in the institutional redistributive model suggested by Titmuss or the social democratic regime proposed by Esping-Andersen.

Table 1. Esping-Andersen's three worlds of welfare capitalism

	Liberal regime	Conservative-corporatist regime	Social democratic regime
Comparing with Titmuss' model	Residual welfare model	Industrial achievement-performance model	Institutional redistributive model
Aim	Relieve poverty	Maintaining occupational benefits	Equality, redistribution
Principle	Selective, means-tested	Insurance based	Universal

1.3.2. The View on Welfare in Asian Society

In Asian society, the idea of welfare is different from the Western one. Some scholars challenged that Esping-Andersen's three worlds of welfare capitalism cannot be used to explain the welfare idea in Asia and suggested the East Asian Welfare Model for Asian regions (Jones, 1993; Goodman, White and Kwon, 1998; Lee, 2005; Yung, 2007).

This model mostly applies to countries with a strong Confucianism background, including Hong Kong, Singapore, Taiwan, Korea, and even Japan (Lee, 2005; Yung, 2007). Under the idea of Confucianism, people emphasise hard-work, self-help and seeking assistance in the family system. According to Lee (2005), the Asian welfare system, traditionally, has a low level of welfare spending. Most of the Asian countries believe welfare is not a kind of citizens' rights, and these countries emphasise self-help and reliance on family rather than getting assistance from the government. Yung (2007) also points out that people treat government support as the last option under the ideology of Confucianism.

2. Discussion: The Distorted Case in Hong Kong

2.1. The Dilemma of Welfare Belief in Hong Kong

The Government of Hong Kong provides many welfare services to the people of Hong Kong, including education, housing, medical services, and social security. These services, for the most part, are means-tested; the government is using a selective approach to social welfare services. Therefore, some people say that Hong Kong can be claimed as the residual welfare state, the liberal welfare state, or even welfare state East Asian Welfare Model (Lee, 2005; Yung, 2007), although this statement is challenged in this paper.

Welfare was mostly provided by voluntary groups, including churches and Chinese societies such as Po Leung Kuk and Tung Wah Group, before the 1970s. The British authority never thought it was a duty of the colonial government to provide welfare to the people of Hong Kong, as most of them were immigrants from China and they were not British subjects. Providing welfare for the people of Hong Kong was also against the aim getting Hong Kong of the British Empire, which was gaining the most benefits for the British Empire (Endacott, 1973).

Besides the nationalities of the people of Hong Kong and the interest of the colonial government, the Chinese immigrants were also not keen on seeking help from the government at that time. After the outbreak of the Civil War in 1945, there was a high population influx between the 50s and 70s. These Chinese had a unique feature - they only treated Hong Kong as their temporary refuge as they never thought to settle in Hong Kong, and they would have liked to go back to Mainland China someday. As a result, they had no intention of seeking help from the government when they needed help; they preferred self-reliance within their clan. Confucian tradition also influenced this belief. For example, consider some old school Chinese idioms, such as “near is my shirt, but nearer is my skin” and “sweep in front of your own door first”. These idioms reveal the characteristics of the Chinese in Hong Kong – not seeking help from others; not caring about other people’s matters.

The 1970s was the turning point on the view of welfare of the people of Hong Kong. In 1971, Sir Murray MacLehose took the governorship as the 25th governor of Hong Kong. In his first policy address, he announced that Hong Kong would promote social stability by focusing on education, housing, medical health care, and social welfare (The Government of Hong Kong, 1973). Many welfare services were developing at that time. For example, MacLehose improved the Public Assistance in 1972; introduced Disability Allowance in 1973; announced Ten-Year-Housing-Plan in 1972, aimed to provide housing for 18 million within 10 years; enforced Compulsory education in 1978, and expanded post-secondary education in the 1970s, including establishing two polytechnics in Hong Kong; increased the number of hospitals, and maintained accessible medical services, including general outpatient and specialist services.

Some scholars believe the identity of Hong Kong People was established in the 70s due to the policies implemented by Lord Maclehorse (Lau, 2000; Walden, 1983). In fact, the formation of the identity of Hong Kong People was caused by mainly two reasons. On the one hand, due to the improvement of the quality of life, the people of Hong Kong, especially for the next generation of immigrants, had a better sense of belonging. On the other hand, the colonial government introduced civic education as a part of the formal schooling curriculum. Starting from the 1970s, the Government of Hong Kong has been instructing Hong Kong people in the responsibility of a citizen. However, the approaches of promoting civic education were loose, as they were mostly related to municipal and hygiene issues. For example, the Cleaning Hong Kong Movement in the 1970s. The colonial government and the social elite were avoiding teaching people elemental knowledge related to cultivating a complete sense of citizenship, including politics, rights, justice, and fairness, as the government and the elite understood that if the people of Hong Kong knew the actual meaning of those elements of citizenship, their status and legitimacy would undoubtedly be challenged by the people of Hong Kong. As a result,

the civic education in the 1970s and the 1980s mainly focused on teaching duties and responsibilities as a Hongkongese to Hong Kong people. Accurately speaking, it aimed to control the Chinese immigrants and their next generations like sheep. Therefore, the colonial government focused on the obligations, such as keeping the city clean and obeying law and order, instead of explaining to people what their rights are.

The colonial government successfully tamed the people of Hong Kong by ordering them what they should do and what they can do. As a result, there are many people in Hong Kong who cannot critically think about the problems of the regime and the administration. The strange civilisation process and the incomplete citizenship make the conception of welfare weird in Hong Kong.

As previously mentioned, the colonial government has introduced many social services since the 1970s, but most of the people and even the government do not understand the true meaning of welfare. Lee (2005) believed that the colonial government provided social welfare in the 1970s as a social compensation, as the government just wanted to maintain social stability and avoid another riot in Hong Kong.

The ideal welfare system, as previously mentioned, should be supported by all parties in society, including citizens and the government (Spicker, 1988), as the meaning of welfare is promoting justice, fair opportunities, equality (Rawls, 1971). As a result, the welfare system is established by the government to provide services to its people, in order to ensure social equality by using wealth redistribution. The government, therefore, would collect taxes from the rich and reallocate tax income to the poor in society.

In the 1970s, the Government of Hong Kong provided many social welfare services, including education, health services, and social security assistance, and people could use or apply for the services. Unfortunately, people took it for granted, as the majority in society at that time were grassroots, they could enjoy social welfare without paying tax from their pockets. The social welfare provision was without the conception of wealth redistribution at that time. This problem, unfortunately, still exists nowadays.

2.2. Reinforcing the Dilemma

Hong Kong people always faced a dilemma regarding social welfare services. This dilemma has been reinforced since the 1980s. In the 1980s, the economy in Hong Kong was rapidly developing; the economic structure was transformed from labour-intensive industries to finance industries. For maintaining the economic development of Hong Kong, the Government of Hong Kong suggested the principle of Positive non-interventionism. Under this principle, the government controls the public expenditure, advocates a low tax rate and low welfare. The idea of libertarianism is extreme in Hong Kong, both the government and citizens are proud of the principle of Positive non-interventionism, they believe the success of Hong Kong is manifested by a low tax rate and a competitive business environment.

As the myth of a low tax rate is deeply rooted in the minds of the people of Hong Kong, it is hard to ask them to pay more taxes for improving social services in Hong Kong. In the past few years, the Government of Hong Kong tried several times to suggest new taxations or to increase the rate of current taxations, including Goods and Services Tax, Tobacco Tax, and Motor Vehicle First Registration Tax. However, it always sparked a severe objection in society. The same situation, unfortunately, is happening with this proposed Universal Retirement Protection Scheme. When people knew that they might have to pay a new tax for running the scheme, there were many oppositions and negative opinions in society.

Hong Kong is always a weird society, and we have a different view on welfare from others. On the one hand, the people of Hong Kong do not want to receive government assistance as they emphasise self-help and seeking assistance in the family system; people treat government support as the last option under the ideology of Confucianism. On the other hand, people take receiving social welfare as their right and for granted. People in Hong Kong believe they have a right to receive social welfare as they have contributed to society by labouring and paying

tax. However, they never recognise the tax rate is low, and it is not enough to improve the current social welfare.

Most importantly, the people of Hong Kong do not have a conception of wealth redistribution. In Hong Kong society, people strongly advocate an extreme libertarianism ideology. Under the idea of “hard work” in Hong Kong, people believe that hard-working people are worth a higher income, and it is not reasonable to demand of them to share their income and gains with other people. They believe this sharing is slavery and forced labour.

Table 2 is a summary of the discussion above. The proposed Universal Retirement Protection Scheme seems perfect and visionary, as the proposed scheme aims to establish an institutional redistributive welfare system. But the problem of the proposed scheme is too idealistic, and it overlooks the fact that the current scope of welfare in Hong Kong is distorted and different from the western social democratic regime. As a result, it is predictable that the proposed Universal Retirement Protection Scheme will not be feasible in Hong Kong, as it will be eventually distorted by the people of Hong Kong and the Government of Hong Kong.

Table 2. The scope of welfare in Hong Kong

	The current scope of welfare ideology in Hong Kong	The expected scope on welfare ideology in Hong Kong
Esping-Andersen's three worlds of welfare regimes	Liberal regime (It is even an extreme and distorted one)	Social democratic regime
Comparing with Titmuss' model	Residual welfare model	Institutional redistributive model
Aim	Relieve poverty (In Hong Kong, it should be aiming at protecting the benefit of business sector)	Equality, redistribution
Principle	Selective, means-tested	Universal

Conclusion

This paper discusses the proposed Universal Retirement Protection Scheme. The proposed scheme provides a visionary plan as it aims to establish an institutional redistributive welfare system. However, this paper also finds that the ideology of the welfare of the people of Hong Kong is distorted. Many stakeholders, including government officials, scholars, and citizens, do not understand the true meaning of welfare, which is wealth redistribution. Some of them even think that a welfare policy is an ageing policy and an anti-poverty policy.

This paper also covers the concept of welfare in Western society and Asian societies. Some people might argue that the welfare system of Hong Kong is the East Asian Welfare Model. However, the paper argues that Hong Kong is neither the East Asian Welfare Model nor the Western Model, as the welfare ideology is mixed and distorted in Hong Kong due to the incomplete citizenship. Hong Kong people, on the one hand, want the government to provide welfare. On the other hand, they do not want to pay more tax, as they are accustomed to taking welfare for granted since the 1970s.

As the people of Hong Kong do not have a tradition and concept of wealth redistribution, equality, fairness, and justice, the proposed Universal Retirement Protection Scheme is not feasible in Hong Kong. The proposed universal retirement protection is not, and will not be, a universal and welfare policy unless the people of Hong Kong have a concept of citizenship and welfare rights.

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